

Awareness Bulletin

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American Express Government Program

This Awareness Bulletin focuses on the purpose, requirements, and benefits of the American Express Government Program. It is intended to highlight the benefits of the Program for both EPA and its employees and to promote the proper use of the American Express Government Card (Amex card). The American Express Government Program, implemented at EPA on November 30, 1993, replaced the Diners Club Credit Card Program. All employees who had a current Diners Club card were issued an Amex card.

What is the Purpose of the Amex Card?

You may use your Amex card to pay for expenses pertaining to official Government travel, such as common passenger carrier tickets (air, rail, bus), lodging, meals, and automobile rentals. Personal and family member use is prohibited. However, common or shared services or facilities (rooms, meals, etc.) with family members or business associates may be charged to the card while on official business. Only the official portion of your charged expenses may be claimed on the travel voucher. You may not use an Amex card to pay for personal travel expenses or for any other purpose which is not related to official Government travel.

Who is Eligible to Receive an Amex Card?

Employees who travel on official Government business twice a year or more are eligible to receive an Amex card. The card can be obtained by completing an Amex application and Amex Memorandum of Understanding. The initial card will be valid through the expiration date printed on the face of the Amex card unless otherwise suspended or canceled. American Express will automatically renew the card at expiration.

How is Payment Made?

American Express will mail a monthly statement of charges to you at your home address. All charges are due upon receipt of the monthly billing statement. You are personally liable for all charges incurred, regardless of whether the charges exceed the reimbursement amount which you are entitled to under the EPA travel regulations.

Why Should I Use an Amex Card?

You should use an Amex card because it benefits the Government and the traveler. Use of the card enables the Government to save money by reducing: 1) administrative costs to the Agency; 2) the amount of outstanding travel advances; and 3) the amounts held by imprest fund cashiers. In addition, there are several benefits to employees, such as:

- Automatic \$200,000 Business Travel Accident Insurance;
- \$1,250 carry-on and \$500 checked baggage insurance;
- Worldwide card acceptance and traveler support to include global assistance, with a network of 1,700 offices and multi-currency travelers cheques;
- 24-hour customer service and cash access through automated teller machines;
- Emergency check cashing and card replacement; and
- No annual fee or spending limits.

Under the terms of its contract with the General Services Administration, American Express may not:

- Establish preset expenditure limits;
- Conduct credit checks on employees designated to receive Government cards;
- Sell or otherwise provide employee names or addresses to other commercial interests;
- Charge membership, interest, or late payment fees (they can however, charge cash advance and returned check fees);
- Issue or cancel employee cards without the concurrence of an authorized employing agency official;
- Hold employees or their agencies liable for any charges above \$50 made with lost or stolen cards, provided the employee notifies American Express promptly upon discovering that his or her card has been lost or stolen.

What Are My Responsibilities?

In addition to using the card only for authorized purposes and paying the full amount of the bill upon receipt, you are responsible for: securing the card, reporting a lost or stolen card, returning the card upon cancellation or suspension of cardholder privileges or leaving Agency employment, and contacting American Express to resolve any disputed charges.

Securing the card. You will receive the Amex card at your home address and are responsible for exercising the same care and responsibility for the security of the card and number as you would with your personal charge cards. The card must not be stored or kept by an administrative officer or supervisor. In addition, you should exercise caution in giving the card number to another employee to make travel arrangements on your behalf, and when giving signature on file authorization to travel agents. Also, on any receipts submitted with your travel voucher, you should black out all the numbers except the first four (3783), which identify the card as a Government American Express card.

Reporting a lost or stolen card. If your Amex card is lost or stolen, you should immediately call American Express at 1-800-492-4922. A replacement card will be mailed to you. For emergencies, a replacement card can be picked up at any of the 1700 American Express locations worldwide.

Returning the Amex card. If you leave, retire, or transfer to another Government agency, the Amex card must be cut in half and both halves returned to the Servicing Finance Office for cancellation.

Resolving disputed charges. For questions, problems, or disputes concerning a monthly billing statement, it is the employee's responsibility to contact American Express at 1-800-492-4922. In the case of a dispute, the disputed charge will be suspended and not due until the dispute has been resolved.

What Will Happen if My Account is Delinquent?

If you do not pay charges due by the next billing statement, they are considered delinquent. Charges not paid within sixty calendar days from the billing date are considered seriously delinquent and may result in suspension of card privileges. **If the delinquent amount is not paid in full within 120 days, the card account may be canceled and referred to an outside collection agency and any collection fees may be added to the card account.** Upon cancellation, you must cut the card in half and immediately return it to American Express. In addition, American Express may report delinquency information to credit bureaus.

In accordance with 40 CFR, Part 3, entitled Employees Responsibilities and Conduct, you are required to pay each just financial obligation in a proper and timely manner. EPA will receive delinquency reports from American Express requesting that corrective actions be taken if the employee fails to pay the bill properly and timely. EPA's Conduct and Discipline Manual indicates disciplinary actions which can be taken by supervisors if employees do not honor valid debts.

Conclusion

Use of the American Express Government Card benefits EPA and its employees. The program saves the Agency money and provides the employee with a convenient method of paying for major travel expenses. If you have any questions concerning the program, you should contact your Servicing Finance Office; in Headquarters, that would be the Customer Assistance Office at (202) 260-5116.

If you are aware of or suspect any fraud, waste, or abuse pertaining to American Express card use by EPA employees, please contact the Office of Inspector General (OIG) in Headquarters or the nearest Divisional Office of Inspector General. A telephone hotline to the OIG is also available at 202-260-4977 or toll-free at 1-800-424-4000. Information is confidential.

As a step towards pollution prevention, one copy of this bulletin will be printed for every two employees. This publication is also available via the Agency LAN Services menu under "Information Services"; CIMI-Prevention of Fraud, Waste and Abuse.



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